

Information to identify the case:

Debtor 1	<u>William C. Flores</u>	Social Security number or ITIN	xxx-xx-2140
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-31458-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William C. Flores

10/9/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 William C. Flores
 Debtor

Case No. 17-31458-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 29

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db +William C. Flores, 3419 Route 94, Hamburg, NJ 07419-2512
 aty +Abraham Milgraum, 86 Summit Avenue, 4th Floor, Summit, NJ 07901-3647
 aty +Sima Milgraum, 70 S. Orange Avenue, Suite 205, Livingston, NJ 07039-4917
 517136573 +CENLAR LOAN ADMIN & REPORTING (CENLAR), 425 PHILLIPS BLVD, EWING, NJ 08618-1430
 517136574 +CITIBANK / SEARS, CITICORP CREDIT SERVICES/ATTN: CENTRALIZ, PO BOX 790040,
 SAINT LOUIS, MO 63179-0040
 517136575 +CITIBANK SEARS, CITICORP CREDIT SRVS/CENTRALIZED BANKRUP, PO BOX 790040,
 SAINT LOUIS, MO 63179-0040
 517347529 +HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd,
 Ewing, NJ 08618-1430
 517937843 +New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing,
 P.O. Box 10826, Greenville, SC 29603-0826
 517885285 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,
 Greenville, SC 29603-0675
 517885286 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,
 Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675,
 Greenville, SC 29603-0675
 517160916 +Raymond and Flanigan, Simon's Agency Inc, PO Box 5026, Syracuse, NY 13220-5026
 517136581 +VISA DEPT STORE NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053
 517136582 +Westgate Resorts, PO Box 31515, Tampa, FL 33631-3515

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2019 01:03:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Oct 10 2019 01:03:05 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517136570 +EDI: GMACFS.COM Oct 10 2019 04:38:00 ALLY FINANCIAL, PO BOX 380901,
 BLOOMINGTON, MN 55438-0901
 517346783 +EDI: RESURGENT.COM Oct 10 2019 04:38:00 Alaska Regional Hospital,
 Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
 517346783 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 10 2019 01:09:16
 Alaska Regional Hospital, Resurgent Capital Services, PO Box 1927,
 Greenville, SC 29602-1927
 517190799 EDI: GMACFS.COM Oct 10 2019 04:38:00 Ally Capital, PO Box 130424,
 Roseville MN 55113-0004
 517136571 +EDI: TSYS2.COM Oct 10 2019 04:38:00 BARCLAYS BANK DELAWARE, PO BOX 8801,
 WILMINGTON, DE 19899-8801
 517136572 +EDI: CAPITALONE.COM Oct 10 2019 04:38:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285,
 SALT LAKE CITY, UT 84130-0285
 517969376 EDI: PRA.COM Oct 10 2019 04:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 517969377 EDI: PRA.COM Oct 10 2019 04:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 517250259 EDI: PRA.COM Oct 10 2019 04:38:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
 POB 41067, Norfolk VA 23541
 517195048 EDI: PRA.COM Oct 10 2019 04:38:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541
 517136576 +E-mail/Text: Supportservices@receivablesperformance.com Oct 10 2019 01:03:40
 RECEIVABLES PERFORMANCE MGMT, ATTN: BANKRUPTCY, PO BOX 1548, LYNNWOOD, WA 98046-1548
 517136577 +E-mail/Text: clientservices@simonsagency.com Oct 10 2019 01:03:40 SIMONS AGENCY INC,
 4963 WINTERSWEET DR, LIVERPOOL, NY 13088-2176
 517136578 +EDI: RMSC.COM Oct 10 2019 04:38:00 SYNCB/TOYSRUS, ATTN: BANKRUPTCY, PO BOX 103104,
 ROSWELL, GA 30076-9104
 517136579 +EDI: RMSC.COM Oct 10 2019 04:38:00 SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY,
 PO BOX 103104, ROSWELL, GA 30076-9104
 517137626 +EDI: RMSC.COM Oct 10 2019 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517139660 C.Tech Collections, Inc. re:Hackensack University
 517139659 Diversified Consultants Inc. re:Verizon Wireless P
 517139653 Hackensack Radiolgy Group PO Box 416367 Boston, MA
 517139656 Hackensack University Medical Center PO Box 48027
 517139657 Hackensack University Medical Center PO Box 95000-
 517139652 NJ Healthcare Specialist PO Box 419378 Boston, MA
 517139655 NJ Healthcare Specialists PO Box 419378 Boston, MA
 517937844 New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing,
 P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint
 517139658 Orthopedics and Sports Medicine LLC 440 Old Hook R
 517139654 Synergy Orthopedics 2901 Jolly Rd Plymouth Meeting

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 29

Date Rcvd: Oct 09, 2019

517136580 ##+VIRTUOSO SOURCING GROU, 3033 S PARKER RD, AURORA, CO 80014-2919

TOTALS: 10, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.
rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor William C. Flores rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4